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## NOTICE OF ALLOWANCE AND FEE(S) DUE

23400 7590 10/04/2010

POSZ LAW GROUP, PLC  
12040 SOUTH LAKES DRIVE  
SUITE 101  
RESTON, VA 20191

EXAMINER

LEMIEUX, JESSICA

ART UNIT

PAPER NUMBER

3693

DATE MAILED: 10/04/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/694,269	10/29/2003	Tsuyoshi Uehara	101-001T	4127

TITLE OF INVENTION: METHOD FOR MANAGING BUYER TRANSACTIONS AND SETTLEMENTS USING COMMUNICATION NETWORK  
BETWEEN COMPUTERS, AND METHOD FOR RELAYING INFORMATION FOLLOWING BUYER CONSUMPTION TRENDS TO THE BUYER

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	01/04/2011

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

## HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER:** Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

# **PART B - FEE(S) TRANSMITTAL**

**Complete and send this form, together with applicable fee(s), to:** **Mail** **Mail Stop ISSUE FEE**  
**Commissioner for Patents**  
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**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/694,269 10/29/2003

Tsuyoshi Uchura

101-001T

4127

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nonprovisional	NO	\$1510	\$300	\$0	\$1810	01/04/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
LEMIEUX, JESSICA	3693	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.  
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a **Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_  
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_  
 3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

**PLEASE NOTE:** Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee  
☐ Publication Fee (No small entity discount permitted)  
☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.  
☐ Payment by credit card. Form PTO-2038 is attached.  
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. **Change in Entity Status** (from status indicated above)

- ☐ a. Applicant claims **SMALL ENTITY** status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming **SMALL ENTITY** status. See 37 CFR 1.27(g)(2).

**NOTE:** The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_

Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_

Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.**

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EXAMINER

LEMIEUX, JESSICA

ART UNIT

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3693

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## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 267 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 267 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

**Notice of Allowability****Application No.**

10/694,269

**Examiner**

JESSICA L. LEMIEUX

**Applicant(s)**

UEHARA ET AL.

**Art Unit**

3693

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 5/28/2010.
2. ☒ The allowed claim(s) is/are 1,11 and 14-21.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some\* c) ☐ None of the:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.  
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached  
1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.  
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.  
**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

/James A. Kramer/  
Supervisory Patent Examiner, Art Unit 3693

**DETAILED ACTION**

***Allowable Subject Matter***

1. Claims 1, 11 and 14-21 are allowed.

***Reasons for Allowance***

2. The following is an examiner's statement of reasons for allowance:

The closest prior art the examiner has been able to locate are US Patent Number 5,832,460 to Bednar et al. and US Patent Number 5,920,847 to Kolling et al.

Bednar teaches receiving bill data from bill originators, creating bills for electronic presentation and transmission of bill payment instructions received from bill payers to bill payers' banks for transfer of payments to bill originator's banks. Bednar further teaches sending a confirmatory reconciliation message to the bill originator for payment instructions received from bill payers. Kolling teaches a biller reference number used to identify the biller.

While Bednar and Kolling are similar to the instant application in many respects, there are clear patentable distinctions. Unlike the prior art, the present invention teaches including the unique invoice ID on the bill pay order used to identify the invoice from other invoices issued by the same supplier which is solely utilized in the electronic deposit/withdrawal statement to specify and settle the electronic invoice.

3. The following is a formal statement of reasons for allowance:

Claim 1 is allowed because the best prior art of record alone or in combination, neither discloses nor fairly suggests the limitations: A method for managing transactions and settlements by using:

a supplier system used by a supplier who issues an invoice;

a buyer system used by a buyer who receives the invoice;

a second finance system which has a bank account of the supplier, and a first finance system which has a bank account of the buyer and performs deposit/withdrawal processing from the bank account of said buyer to the bank account of said supplier;  
and

a server which is connected communicably with said supplier system, said buyer system, said first finance system via a communication network;

wherein the method comprises steps in which:

the server receives, from said supplier system, an electronic invoice on which a unique identification code for identifying said electronic invoice from a plurality of electronic invoices issued by a same supplier is generated by said supplier system;

said server registers said received electronic invoice in a database;

the server transmits, to said buyer system, a GUI screen for showing contents of said electronic invoice registered in said database and for allowing said buyer to approve the contents of said electronic invoice, and causes the buyer system to display the GUI screen;

said server or buyer system automatically, without manual intervention, creates a transfer request telegraphic message having said unique identification code written on said registered electronic invoice and generated by the supplier system, on the basis of said registered electronic invoice approved by said buyer, in response to that said buyer has approved the contents of said electronic

invoice displayed on said GUI screen by said buyer system, and then transmits the transfer request telegraphic message to said first finance system;

upon reception of the transfer request telegraphic message having said unique identification code at said first finance system, said first finance system performs the deposit/withdrawal processing for a payment of the approved electronic invoice having said unique identification code, wherein in the deposit/withdrawal processing: (1) the amount of the approved electronic invoice is withdrawn from the bank account of the buyer and deposited into the bank account of the supplier, and (2) corresponding to the withdrawal and deposit of the amount of the approved electronic invoice, said unique identification code in the transfer request telegraphic message and generated by the supplier system is transmitted from said first finance system to said second finance system;

said second finance system transmits, to said server or said supplier system, an electronic deposit/withdrawal detailed statement describing that a deposit is made to the bank account of said supplier, and having said unique identification code generated by the supplier system and received from said first finance system;

said supplier receives, from the second finance system, the electronic deposit/withdrawal statement having said unique identification code generated by the supplier system; and

said supplier system automatically, without manual intervention, uses only the unique identification code in the electronic deposit/withdrawal statement to

specify and settle the electronic invoice, the amount of which has been already deposited into the bank account of said supplier, wherein the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system.

Claims 14-17 and 20 are also allowable for the same reasons discussed above by virtue of their dependence on allowed claim 1.

Claim 11 is allowed because the best prior art of record alone or in combination, neither discloses nor fairly suggests the limitations: A server in a management system for transactions and settlements, comprising:

- a supplier system used by a supplier who issues an invoice;
- a buyer system used by a buyer who receives the invoice;
- a second finance system which manages a bank account of the supplier, and a first finance system which manages a bank account of the buyer, and performs deposit/withdrawal processing from the bank account of said buyer to the bank account of said supplier; and
- a server which is connected communicably with said supplier system, said buyer system, and said first finance system via a communication network,



wherein once said first finance system receives a transfer request telegraphic message for an electronic invoice, the transfer request telegraphic message having an identification code, said first finance system performs the deposit/withdrawal processing for a payment of said electronic invoice, wherein in the deposit/withdrawal processing: (1) the amount of the approved electronic invoice is withdrawn from the bank account of the buyer and deposited into the bank account of the supplier, and (2) corresponding to the withdrawal and deposit of the amount of the approved electronic invoice, said unique identification code in the transfer request telegraphic message and generated by the supplier system is transmitted from said first finance system to said second finance system, and

said second finance system is configured to transmit an electronic deposit/withdrawal detailed statement having said identification code generated by the supplier system and received from said first finance system to said server or said supplier system,

said server comprising:

means for receiving, from said supplier system, an electronic invoice on which a unique identification code for identifying said electronic invoice from a plurality of electronic invoices issued by a same supplier is written by said supplier system;

means for registering said received electronic invoice in a database;

means for transmitting, to said buyer system, a GUI screen for showing contents of said electronic invoice registered in said database and for allowing

said buyer to approve the contents of said electronic invoice, and causing the buyer system to display the GUI screen;

means for automatically creating a payment request telegraphic message having said unique identification code written on said registered electronic invoice and generated by the supplier system, on the basis of said registered electronic invoice approved by said buyer, in response to that said buyer has approved the contents of said electronic invoice on said GUI screen displayed by said buyer system, and then transmitting the transfer request telegraphic message to said first finance system;

said supplier receives, from the second finance system, the electronic deposit/withdrawal statement having said unique identification code generated by the supplier system; and

said supplier system automatically, without manual intervention, uses only the unique identification code in the electronic deposit/withdrawal statement to specify and settle the electronic invoice, the amount of which has been already deposited into the bank account of said supplier,

wherein the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system.

Claims 18, 19 and 21 are also allowable for the same reasons discussed above by virtue of their dependence on allowed claim 11.

4. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to JESSICA L. LEMIEUX whose telephone number is (571)270-3445. The examiner can normally be reached on Monday-Thursday 9AM-5PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/James A. Kramer/  
Supervisory Patent Examiner, Art Unit 3693

Jessica L Lemieux  
Examiner  
Art Unit 3693

/J. L. L./  
Examiner, Art Unit 3693  
September 2010